

Table I.C.1.a(2002) Average total single premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	2,973	3,460	3,130	2,954	2,891	2,877	3,228	2,881
Industry group **								
Agric., fish., forest.	2,765	2,818	2,898	2,690	2,756	2,688 *	2,799	2,686
Mining and manufacturing	2,895	3,612	3,498	2,750	2,763	2,890	3,237	2,798
Construction	2,884	3,602	2,865	2,598	2,448	2,954	3,134	2,423
Utilities and transp.	3,023	3,119	2,733	3,327	3,419	2,868	2,989	3,033
Wholesale trade	2,731	3,235	3,289	2,886	2,227	2,787	3,156	2,495
Fin. svcs. and real estate	2,909	3,612	2,979	2,866	2,930	2,843	3,214	2,854
Retail trade	2,859	3,273	2,986	2,982	2,767	2,709	3,170	2,721
Professional services	3,184	3,527	3,110	3,160	3,284	3,066	3,358	3,129
Other services	2,975	3,548	3,230	3,162	2,918	2,711	3,281	2,866
Ownership								
For profit, incorporated	2,891	3,431	3,101	2,867	2,695	2,815	3,176	2,773
For profit, unincorporated	3,131	3,546	3,089	3,152	2,921	2,760	3,399	2,900
Nonprofit	3,277	3,496	3,379	3,254	3,335	3,208	3,413	3,252
Unknown	2,733	.	1,812 *	6,604 *	3,566	2,706	1,812 *	2,734
Age of firm								
Less than 5 years	2,818	3,219	2,528	3,092	2,358	2,235	2,950	2,657
5-9 years	3,036	3,792	2,648	2,796	3,164	2,691	3,228	2,797
10-19 years	3,001	3,370	3,373	2,849	2,695	2,995	3,232	2,808
20 or more years	2,986	3,435	3,248	3,003	2,946	2,864	3,265	2,896
Unknown	2,913	4,776 *	.	4,658	2,958	2,910	4,776 *	2,913
Multi/single status								
2 or more locations	2,905	4,169	3,122	3,034	2,926	2,878	3,297	2,891
1 location only	3,064	3,448	3,131	2,933	2,839	2,862	3,223	2,848
Percent full-time employees								
Less than 25%	3,051	3,366	4,083	2,947	2,993	2,487	3,517	2,780
25-49 %	3,128	3,750	3,148	3,215	3,359	2,798	3,336	3,072
50-74 %	3,006	3,568	3,171	3,163	3,020	2,753	3,362	2,876
75% or more	2,959	3,430	3,112	2,907	2,834	2,902	3,197	2,871
Union presence								
No union employees	3,006	3,447	3,134	2,941	2,877	2,938	3,227	2,900
Has union employees	2,842	4,550	3,061	3,148	3,058	2,726	3,374	2,815
Unknown	2,849	2,985	2,913	2,969	2,730	2,856	2,948	2,845
Percent low wage employees								
50% or more low wage	2,838	3,566	3,509	2,798	2,659	2,510	3,297	2,630
Less than 50% low wage	3,028	3,443	3,061	2,990	2,943	2,906	3,215	2,920
Unknown	2,929	3,346	2,992	3,208	3,134	2,907	3,188	2,922

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.C.1.a(2002) Standard error for average total single premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	25.31	52.41	85.62	38.78	54.44	39.20	35.76	27.36
Industry group **								
Agric., fish., forest.	119.38	366.98	625.32	496.99	632.99	850.02 *	121.48	467.54
Mining and manufacturing	38.24	419.37	482.53	88.74	112.09	90.41	173.61	31.10
Construction	118.30	234.47	101.06	84.84	402.90	469.14	150.93	85.57
Utilities and transp.	60.63	315.80	268.07	297.42	202.84	142.94	194.66	112.52
Wholesale trade	130.84	174.23	559.19	177.26	159.12	108.32	186.37	135.76
Fin. svcs. and real estate	42.04	122.55	150.17	177.96	133.55	53.04	92.17	58.16
Retail trade	32.83	126.87	117.54	86.14	89.79	66.22	74.68	52.16
Professional services	55.98	117.41	91.74	88.80	103.20	91.25	74.65	69.13
Other services	33.22	172.78	122.54	86.10	100.49	57.64	85.22	50.34
Ownership								
For profit, incorporated	25.35	60.64	97.97	45.30	65.14	39.47	39.38	32.63
For profit, unincorporated	78.59	193.61	157.17	163.11	130.91	236.94	124.55	65.47
Nonprofit	65.71	156.10	250.58	84.07	94.38	116.58	98.29	69.58
Unknown	84.06	.	573.00 *	2,088.37 *	577.38	77.67	573.00 *	84.02
Age of firm								
Less than 5 years	104.55	183.91	175.03	131.92	185.90	296.36	121.05	124.65
5-9 years	101.77	287.39	84.17	138.72	210.53	348.23	103.38	132.18
10-19 years	83.66	152.10	219.24	112.55	107.76	177.06	123.23	92.26
20 or more years	29.81	85.89	46.84	38.45	83.21	37.70	49.76	31.33
Unknown	49.19	1,510.30 *	.	1,255.07	340.78	51.30	1,510.30 *	49.15
Multi/single status								
2 or more locations	35.83	764.05	280.96	54.91	97.27	40.88	205.45	37.57
1 location only	25.65	46.83	87.88	43.93	25.85	238.09	33.44	20.59
Percent full-time employees								
Less than 25%	143.41	337.86	559.27	639.83	165.21	106.66	267.43	89.04
25-49 %	92.12	275.29	148.19	162.52	185.38	107.04	126.85	119.96
50-74 %	56.46	201.24	253.07	139.15	108.36	108.06	130.18	74.90
75% or more	25.56	69.02	106.13	51.04	60.87	34.14	43.53	27.73
Union presence								
No union employees	26.15	58.32	84.62	38.91	65.18	45.26	36.27	31.41
Has union employees	44.24	893.10	527.02	199.00	88.53	49.78	332.52	42.54
Unknown	109.52	557.32	652.25	768.94	317.10	127.02	255.12	106.66
Percent low wage employees								
50% or more low wage	65.66	207.99	255.09	61.36	161.09	82.52	122.41	100.24
Less than 50% low wage	24.29	77.68	78.16	64.83	23.97	36.42	38.43	25.34
Unknown	45.96	398.65	420.59	496.31	155.10	51.88	206.97	48.95

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.